

Second-Lien Call Script (Live Transfer Ready)

1. Opener

Hi, is this Corey? Great — this is **Gary with Mortgage Logo**. I'm reaching out because as an existing client, **you're already preapproved for several second-mortgage options** that can help you lower monthly payments, consolidate debt, or access cash from your home's equity.

I just need a minute to see which option fits you best.

2. Value Proposition (Short + Clear)

The reason for my call is simple: **You now qualify for new HELOC, HELOAN, and Fixed 2nd programs with competitive rates and flexible structures** — including options for your **primary home, second home, or rental property**.

These programs can help you:

- **Lower monthly obligations**
- **Consolidate high-interest debt**
- **Unlock cash for improvements or investments**
- **Restructure existing debt with stronger terms**

3. Quick Engagement Question

To point you to the right option, **Are you mainly looking to lower payments, consolidate debt, or pull out cash?** *(Pause and listen — this determines which option you highlight.)*

4. Program Highlights (Fast, Conversational)

If they want flexibility / cash access:

We have a **Home HELOC interest-only option** —

- **Up to \$250,000**
- **6.25% rate / 6.33% APR**
- **10-year interest-only draw**, then 20-year repayment
- **Payment around \$1,302**

If they have a second home:

There's also a **2nd-home HELOC** —

- Up to **\$200,000**
- **6.5% rate / 6.58% APR**
- Payment around **\$1,083**

If they want a fixed payment:

We offer a **Home HELOAN** —

- **\$250,000**
- **6.58% APR**
- **30-year fixed**
- Payment around **\$1,593**

If they have a rental property:

There's an **Investment HELOAN** —

- **\$175,000**
- **6.955% APR**
- **30-year fixed**
- Payment around **\$1,159**
- Qualify with **12 months of bank statements — no tax returns needed**

5. Soft Close → Move Toward Qualification

Everything is already preapproved — I just need to confirm a few details so I can match you with the best option and show you the exact savings.

Do you have a few minutes now to go through the quick qualification steps?

6. If They Say YES (Live Transfer Setup)

Perfect — this will be quick. Let me connect you with our loan specialist who will walk you through the numbers and next steps.

7. If They Say “Send Info”

Absolutely — I can send you a quick breakdown of the HELOC and HELOAN options along with estimated payments.

What's the best email for you right now?

8. If They Hesitate

No problem — just so you know, **rates are as of 05/17/2026 and can change**, so reviewing your preapproved options now helps lock in the strongest terms available.

It only takes a minute to see what you qualify for.

9. Voicemail Version (Short + Punchy)

Hi Corey, this is Gary with Mortgage Logo. You're preapproved for new HELOC and HELOAN options that can lower your payments, consolidate debt, or unlock cash from your home — including options for second homes and rentals. Call or text me back, and I'll walk you through the numbers. My cell is (510) 786-8976.